

### LISTING OF THE CLAIMS

1. (currently amended) A financial transaction payment system, comprising:

a consumer depository account maintained by a first financial institution holding funds on behalf of said consumer;

and a payment card for conducting one or more transactions and incurring charges associated with each such transaction, said card being issued to said consumer by a second financial institution, said card further being linked to said depository account maintained at said first institution for covering said charges; ;

wherein a portion or all of said charges are deducted automatically from said depository account periodically.

2. (canceled)

3. (currently amended) The financial transaction payment system of claim 2-1, wherein a credit limit is associated with said card, which limit is reduced based on said charges, and refreshed automatically as a function of said deducting means.

4. (currently amended) The financial transaction payment system of claim 3, further comprising:

~~billing means operated by said second financial institution for periodically informing said~~  
consumer of said charges made on the card and of the amount received from said consumer depository account to cover said charges.

5. (currently amended) A method for conducting financial transactions comprising:  
establishing a consumer depository account maintained by a first financial institution holding funds on behalf of said consumer;  
issuing a payment card for conducting one or more transactions and incurring charges associated with each said transaction, said card being issued to said consumer by a second financial institution, said card further being linked to said depository account maintained at said first institution for covering said charges; and  
automatically deducting from said depository account periodically an amount equal to a portion or all of said charges.

6. (canceled)

7. (currently amended) The method of claim 6-~~5~~, wherein a credit limit is associated with said card, which limit is reduced based on said charges, and refreshed automatically as a function of said automatically deducting step.

8. (original) The method of claim 7, further comprising: periodically informing said consumer by said second financial institution of said charges made on the card and of the amount received from said consumer depository account to cover said charges.